

Frequently Asked Questions

Q *I'm turning age 65; what do I need to do?*

A If you are age 65 or over, call or visit your local Social Security Office for confirmation of your Social Security and Medicare benefit eligibility.

If you are eligible and you continue working after age 65, do NOT enroll in Medicare Part B until you (the insured) retire.

The spouse of an active employee who is 65 or over should not sign up for Medicare Part B until the insured retires. Due to federal law, different rules apply for same-sex spouses; see the GIC's website for details.

Employees should not sign up for Medicare Part D. See page 10 for more information.

Q *I am an active state employee age 65 or over; which health plan card should I present to a doctor's office or hospital?*

A When visiting a hospital or doctor, present your GIC health plan card (not your Medicare card) to ensure that your GIC health plan is charged for the visit. Since you are still working and are age 65 or over, your GIC health plan is your primary health insurance provider; Medicare is secondary. You may need to explain this to your provider if he/she asks for your Medicare card.

Q *If I die, is my surviving spouse eligible for GIC health insurance?*

A If you (the state employee) have coverage through the GIC at the time of your death, your surviving spouse is eligible for GIC health insurance coverage until he/she remarries or dies, regardless of your retirement benefit option (A, B or C).

See the GIC's website for answers to other frequently asked questions:
www.mass.gov/gic



You **MUST** Notify Your GIC Coordinator When Your Personal Information Changes

Failure to provide timely notification of personal information changes may affect your insurance coverage and may result in you being charged for services provided to you or a family member. Please tell your GIC Coordinator if any of the following changes occur:

- Marriage or remarriage
- Legal separation
- Divorce
- Address change
- Birth or adoption of a child
- Legal guardianship of a child
- Remarriage of a former spouse
- Dependent turning age 19
- Marriage of a covered dependent
- Dependent age 19 and over who ceases to be a full-time student, withdraws from school, is on a medical leave of absence from school or the medical leave of absence ends, graduates, or ceases to be an IRS Dependent
- Death of an insured
- Death of a covered spouse, dependent or beneficiary
- Life insurance beneficiary change

You may be held personally and financially responsible for failing to notify the GIC of family status changes.

